

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before you decide to participate in FWD Protect Direct. You should also read the general terms and conditions.

Name of takaful operator:	FWD Takaful Berhad ('the Takaful Operator')
Product name:	FWD Protect Direct
Sum covered:	RMxxx,xxx
Date:	dd/mm/yyyy

1. What is this product about?

- FWD Protect Direct is a regular contribution term takaful plan that provide covers to Individual and Family.
- This certificate offers death protection for up to 5, 10, 15, 20, 25 or 30 years based on the plan chosen.

2. What are the Shariah concepts applicable?

- Wakalah: The contract where the participant appoints the Takaful Operator to manage the participants' risk fund and the relevant participants' funds (if applicable) in accordance with Shariah principles as well as agrees to remunerate the Takaful Operator on pre-agreed basis for the services provided.
- Tabarru': A donation for the purpose of takaful where participants agree to assist each other financially in case of certain defined needs.
- Ju'alah: It is the reward to the Takaful Operator for the good performance of the participants' risk fund it will be managing. The Takaful Operator will be rewarded with a 50% share of the surplus from the participants' risk fund and the remaining 50% will be distributed to participants.
- Qard: An interest-free loan that we grant to the participants' risk fund if it is in deficit. The loan is repayable from the future surplus arising in the participants' risk fund.

3. What are the covers/benefits provided?

- FWD Protect Direct covers:

Your benefits		
Person covered	Sum covered	Term
<Certificate owner's name>	RMxxx,xxx	xx years
<Spouse's name>	RMxxx,xxx	xx years
<Child 1's name>	RMxxx,xxx	xx years
<Child 2's name>	RMxxx,xxx	xx years
Waiver of contribution	Waiver of contribution will be triggered upon death of the certificate owner.	

Please refer to the benefit illustration and/or certificate for more details.

4. How much contribution do I have to pay?

- The estimated regular contribution that you have to pay is: RMxx

Note:

- The contribution and certificate terms may vary depending on our underwriting requirements.
- Contribution duration: Regular contribution payable until expiry date of certificate.
- Once a person is no longer covered under this certificate, the contribution will reduce accordingly.
- The contribution rates are not guaranteed and may be revised by giving at least 3 months advance written notice to you.

5. What are the fees and charges that I have to pay?

- The wakalah fees will be deducted from your contributions as per following schedule:

Applicable wakalah fees on your contributions											
Contribution Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage from contribution	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%

Tabarru' charge on your contributions: Your contribution less wakalah fees is the amount of Tabarru' charge.

6. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure: You must disclose all material facts such as medical conditions, and state your age and smoker status correctly.
 - Free-look period: If you aren't completely satisfied with your certificate, and you haven't made a claim under it, you have 15 days from the date you receive your certificate to cancel it and receive your contributions. You or your nominee(s) will not be able to claim under your certificate once it is cancelled.
 - Grace period: A grace period of 60 days from each contribution due date is given for you to pay the respective contributions.
 - Participating in a family Takaful plan is a long-term financial commitment. If you do not pay your contributions within the grace period of 60 days, your certificate will be automatically terminated.
- Note: This list is non-exhaustive. Please refer to the certificate for the terms and conditions under this certificate.

7. What are the limitations and major exclusions under this certificate?

General exclusion:

- This certificate has certain exclusions, meaning situations where we won't pay a benefit. We list below the exclusions that apply to the benefits under your certificate.
- We may also apply specific exclusions to your certificate when we offer to issue your certificate. If any specific exclusions apply, we will record the details in a certificate endorsement.

Exclusion	Description
Suicide or self-inflicted act	We will not pay any benefit under this certificate if the claim arises from suicide, attempted suicide or an intentional self-inflicted act by you or a person covered within one year from: <ul style="list-style-type: none"> the start of your certificate, or the date we last reinstated your certificate. This applies regardless of the mental state of the person covered. If this happens, the certificate will be terminated.
Unlawful acts	We will not pay any benefit under this certificate if the claim arises because you or a person covered wilfully participated in an unlawful act, or unlawful failure to act.
War	We will not pay any benefit under this certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot, or any similar event.

Note: Please refer to the certificate for the full list of limitations and exclusions under this certificate.

8. Can I cancel my certificate?

- Yes, you can cancel (terminate) your certificate at any time. If you cancel your certificate, your cover will end from the date we cancel your certificate.
- We will deduct from your contribution:
 - an amount that covers the period you have been covered for; and
 - an administrative fee;
and then refund you what is left. You will not be able to reinstate (restart) your certificate after you cancel it.

9. What do I need to do if there are changes to my/my nominee(s) contact details?

- It is important that you inform us of any change in your/your nominee(s) contact details to ensure all correspondences reach you/your nominee(s) in a timely manner.

10. Where can I get further information?

- Should you require additional information, please visit fwd.com.my
- If you have any enquiries, please contact us at:

FWD Takaful Berhad

(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

Head Office : Level 29 Menara Shell
211 Jalan Tun Sambanthan Brickfields
50470 Kuala Lumpur

Service Hotline : 1300 13 7988

Tel : 03-2771 7888

Fax : 03-2710 7800

E-mail : contact.my@fwd.com

We will respond to your query within 3 working days of us receiving it.

The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact FWD Takaful or PIDM (visit www.pidm.gov.my).

11. Other similar types of cover available

You may contact us directly for other similar types of cover currently available.

IMPORTANT NOTICE:

PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at dd/mm/yyyy.